



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** FIRST HAWAIIAN, INC.

**City/State** HONOLULU, HI

## Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 24,870,272

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**FIRST HAWAIIAN, INC.**  
**999 BISHOP STREET**  
  
**HONOLULU, HI 96813**

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

# Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	25,368,450	23,974,574	24,412,463	21,788,095	20,372,451
Net income (\$000)	186,097	208,713	265,735	185,754	284,392
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.34	2.79	17	2.20	2.65	18	2.18	2.60	19	2.46	2.77	24	2.81	3.01	32
+ Non-interest income	0.70	0.94	42	0.80	1.09	36	0.76	1.04	38	0.91	1.21	40	0.96	1.32	40
- Overhead expense	1.72	2.18	16	1.65	2.21	13	1.66	2.17	16	1.75	2.57	15	1.82	2.69	13
- Provision for credit losses	-0.01	0.10	9	-0.22	-0.12	27	-0.16	-0.09	32	0.50	0.51	53	0.07	0.15	30
+ Securities gains (losses)	0	0	45	0	0.01	49	0	0.01	44	0	0.02	4	-0.01	0.01	11
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	12	0	0	42
= Pretax net operating income (tax equivalent)	1.32	1.46	36	1.56	1.76	35	1.44	1.66	33	1.12	1.04	53	1.87	1.56	77
Net operating income	0.98	1.10	34	1.16	1.34	36	1.09	1.26	31	0.85	0.81	50	1.40	1.19	73
Net income	0.98	1.10	34	1.16	1.34	36	1.09	1.26	31	0.85	0.82	49	1.40	1.19	73
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.74	3.36	11	2.53	3.12	16	2.51	3.06	17	3	3.55	17	3.77	4.41	13
Interest expense	0.12	0.35	14	0.09	0.26	12	0.09	0.25	12	0.24	0.52	13	0.59	1.08	15
Net interest income (tax equivalent)	2.61	3.01	21	2.44	2.85	20	2.42	2.80	20	2.76	3.01	30	3.19	3.33	38
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.08	0.09	58	0.06	0.12	44	0.10	0.11	54	0.23	0.27	55	0.19	0.21	57
Earnings coverage of net loan and lease losses (X)	31.98	36.38	56	37.83	26.30	68	24.88	39.72	58	11.40	22.91	50	15.83	24.40	52
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.08	1.17	43	1.26	1.32	48	1.21	1.23	51	1.57	1.58	56	0.99	0.83	70
Allowance for loan and lease losses / Total loans and leases	1.08	1.15	46	1.26	1.30	49	1.21	1.20	53	1.57	1.55	58	0.99	0.81	72
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.06	0.39	4	0.07	0.58	3	0.06	0.49	3	0.07	0.71	2	0.04	0.57	3
30-89 days past due loans and leases / Total loans and leases	0.32	0.33	61	0.34	0.29	66	0.22	0.32	42	0.30	0.39	46	0.35	0.43	50
<b>Liquidity and Funding</b>															
Net noncore funding dependence	7.74	5.89	63	2.53	-3.31	68	6.12	-2.33	78	9.25	3.20	74	16.87	14.45	61
Net short-term noncore funding dependence	-0.19	0.87	37	-6.74	-9.17	52	-1.86	-7.71	67	-0.25	-4.76	66	7.68	3.38	58
Net loans and leases / Total assets	54.49	63.09	21	49.61	58.81	20	51.24	58.67	25	57.73	61.58	31	64.87	63.77	39
<b>Capitalization</b>															
Tier 1 leverage ratio	7.78	9.22	16	7.39	9.07	10	7.24	8.98	9	8	9.13	16	8.79	9.76	25
Holding company equity capital / Total assets	8.85	9.68	34	10.61	10.79	49	10.63	10.71	51	12.11	11.16	65	13.09	12.43	59
Total equity capital (including minority interest) / Total assets	8.85	9.81	32	10.61	10.91	48	10.63	10.82	50	12.11	11.29	63	13.09	12.57	57
Common equity tier 1 capital / Total risk-weighted assets	11.79	11.79	51	12.63	12.64	54	12.24	12.42	51	12.47	12.38	58	11.88	12.17	49
Net loans and leases / Equity capital (X)	6.16	6.64	42	4.67	5.47	32	4.82	5.53	38	4.77	5.58	34	4.95	5.21	46
Cash dividends / Net income	53.45	31.93	90	48.34	27.22	90	50.48	28.27	91	72.73	42.30	89	48.61	33.12	81
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	-2.65	6.04	19	14.51	9.51	74	10.28	10.50	58	12.38	16.68	40	-2.56	9.26	5
Equity capital	-18.85	-3.83	17	-0.81	7.52	8	-3.18	7.46	5	3.93	6.99	36	4.57	10.49	33
Net loans and leases	6.92	14.48	25	-4.98	-0.66	35	-2.12	3.36	32	0	9.07	17	1.14	9.10	18
Noncore funding	-2.70	36.20	25	-15.59	-21.64	61	-17.50	-14.79	44	-8.89	-12.18	55	-12.04	6.59	22
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	99.22	104.01	27	99.51	103.15	29	99.47	103.22	32	99.36	102.81	27	99.16	103.22	23
Cash from ops + noncash items + op expense / Op expense + dividends	115.45	118.32	51	149.66	155.61	56	152.35	154.48	57	100.03	147.24	23	206.75	190.27	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	343,905	327,135	437,177	489,732	568,999	5.13	
Income from lease financing receivables.....	6,389	5,488	7,311	6,791	5,014	16.42	
Fully taxable income on loans and leases.....	347,729	330,751	442,004	494,630	573,880	5.13	
Tax-exempt income on loans and leases.....	2,565	1,872	2,484	1,893	133	37.02	
Estimated tax benefit on income on loans and leases.....	3,050	1,909	2,763	696	35	59.77	
Income on loans and leases (tax equivalent).....	353,344	334,532	447,251	497,219	574,048	5.62	
Investment interest income (tax equivalent).....	105,042	73,017	101,413	81,808	92,508	43.86	
Interest on balances due from depository institutions.....	7,344	1,549	2,343	2,365	9,253	374.11	
Interest income on other earning assets.....	482	719	975	1,838	2,921	-32.96	
Total interest income (tax equivalent).....	466,212	409,817	551,982	583,230	678,730	13.76	
Interest on time deposits of \$250K or more.....	2,041	2,937	3,634	12,981	30,261	-30.51	
Interest on time deposits < \$250K.....	2,730	3,571	4,559	8,482	10,394	-23.55	
Interest on foreign office deposits.....	993	1,035	1,314	2,577	4,734	-4.06	
Interest on other deposits.....	15,235	3,094	4,346	11,431	42,476	392.40	
Interest on other borrowings and trading liabilities.....	1	4,133	4,899	11,554	17,425	-99.98	
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	21,000	14,770	18,752	47,025	105,290	42.18	
Net interest income (tax equivalent).....	445,212	395,047	533,230	536,205	573,440	12.70	
Non-interest income.....	133,516	143,941	185,511	197,494	195,248	-7.24	
Adjusted operating income (tax equivalent).....	578,728	538,988	718,741	733,699	768,688	7.37	
Overhead expense.....	326,549	296,730	405,479	381,375	370,437	10.05	
Provision for credit losses.....	-1,564	-39,000	-39,000	108,015	13,800		
Securities gains (losses).....	0	102	102	-114	-2,715	-100.00	
Other tax equivalent adjustments.....	0	0	0	-1	0		
Pretax net operating income (tax equivalent).....	251,603	280,754	351,762	244,419	381,736	-10.38	
Applicable income taxes.....	62,047	70,132	83,261	57,970	97,306	-11.53	
Tax equivalent adjustments.....	3,459	1,909	2,766	695	38	81.19	
Applicable income taxes (tax equivalent).....	65,506	72,041	86,027	58,665	97,344	-9.07	
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	186,097	208,713	265,735	185,754	284,392	-10.84	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	186,097	208,713	265,735	185,754	284,392	-10.84	
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	186,097	208,713	265,735	185,754	284,392	-10.84	
Investment securities income (tax equivalent).....	105,042	73,017	101,413	81,808	92,508	43.86	
US Treasury and agency securities (excluding mortgage-backed securities).....	2,324	1,516	2,061	1,458	4,293	53.30	
Mortgage-backed securities.....	96,361	71,359	99,039	80,151	87,993	35.04	
All other securities.....	6,357	142	313	199	222	4376.79	
Cash dividends declared.....	99,475	100,889	134,133	135,099	138,246	-1.40	
Common.....	99,475	100,889	134,133	135,099	138,246	-1.40	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.45	3.12	9	2.28	2.90	15	2.26	2.85	15	2.68	3.27	17	3.33	4	13
Less: Interest expense .....	0.11	0.33	13	0.08	0.24	12	0.08	0.23	12	0.22	0.48	13	0.52	0.98	15
Equals: Net interest income (tax equivalent) .....	2.34	2.79	17	2.20	2.65	18	2.18	2.60	19	2.46	2.77	24	2.81	3.01	32
Plus: Non-interest income .....	0.70	0.94	42	0.80	1.09	36	0.76	1.04	38	0.91	1.21	40	0.96	1.32	40
Equals: adjusted operating income (tax equivalent) .....	3.04	3.77	12	3	3.80	9	2.94	3.70	9	3.37	4.04	19	3.77	4.41	21
Less: Overhead expense .....	1.72	2.18	16	1.65	2.21	13	1.66	2.17	16	1.75	2.57	15	1.82	2.69	13
Less: Provision for credit losses .....	-0.01	0.10	9	-0.22	-0.12	27	-0.16	-0.09	32	0.50	0.51	53	0.07	0.15	30
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	45	0	0.01	49	0	0.01	44	0	0.02	4	-0.01	0.01	11
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	46	0	0	12	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.32	1.46	36	1.56	1.76	35	1.44	1.66	33	1.12	1.04	53	1.87	1.56	77
Less: Applicable income taxes (tax equivalent) .....	0.34	0.34	57	0.40	0.41	56	0.35	0.38	44	0.27	0.23	60	0.48	0.36	81
Less: Minority interest .....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	0.98	1.10	34	1.16	1.34	36	1.09	1.26	31	0.85	0.81	50	1.40	1.19	73
Plus: Net extraordinary items .....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.98	1.10	34	1.16	1.34	36	1.09	1.26	31	0.85	0.82	49	1.40	1.19	73
Memo: Net income (last four quarters) .....	0.95	1.10	28	1.15	1.30	38	1.09	1.26	31	0.85	0.82	49	1.40	1.19	72
Net income—BHC and noncontrolling (minority) interest .....	0.98	1.11	32	1.16	1.35	36	1.09	1.27	29	0.85	0.83	48	1.40	1.20	73
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	89.50	92.93	11	90.01	93.09	15	90.09	93.08	15	89.22	92.32	13	88.30	91.05	23
Average interest-bearing funds / Average assets .....	49.96	60.58	10	52.10	61.98	12	51.11	61.99	10	55.09	64.06	16	56.77	65.57	17
Interest income (tax equivalent) / Average earning assets .....	2.74	3.36	11	2.53	3.12	16	2.51	3.06	17	3	3.55	17	3.77	4.41	13
Interest expense / Average earning assets .....	0.12	0.35	14	0.09	0.26	12	0.09	0.25	12	0.24	0.52	13	0.59	1.08	15
Net interest income (tax equivalent) / Average earning assets .....	2.61	3.01	21	2.44	2.85	20	2.42	2.80	20	2.76	3.01	30	3.19	3.33	38
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.59	4.24	10	3.40	4.07	15	3.43	4.01	17	3.67	4.27	16	4.39	5.09	13
Interest-bearing bank balances .....	0.92	0.79	69	0.15	0.13	82	0.18	0.14	87	0.31	0.27	66	1.88	2.04	39
Federal funds sold and reverse repos .....		1.05			0.25			0.25			0.68			2.44	
Trading assets .....	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets .....	2.72	3.33	12	2.52	3.09	17	2.50	3.04	17	3	3.51	18	3.77	4.36	14
Investment securities (tax equivalent) .....	1.66	1.96	21	1.45	1.77	29	1.43	1.77	27	1.69	2.25	13	2.12	2.76	1
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.29	1.38	38	1.10	1.23	42	1.11	1.14	47	1.26	1.75	26	2.38	2.32	63
Mortgage-backed securities .....	1.65	1.87	25	1.35	1.55	31	1.35	1.57	30	1.59	2.05	14	2.14	2.61	5
All other securities .....	2.25	2.89	25		2.85		0.84	2.81	3		3.24			4.06	
Interest-bearing deposits .....	0.14	0.35	18	0.07	0.22	16	0.07	0.21	16	0.21	0.53	11	0.57	1.10	12
Time deposits of \$250K or more .....	0.39	0.61	21	0.43	0.70	21	0.42	0.66	23	0.86	1.42	10	2	1.96	50
Time deposits < \$250K .....	0.42	0.58	35	0.50	0.67	33	0.48	0.62	37	0.83	1.36	9	0.95	1.82	10
Other domestic deposits .....	0.20	0.31	38	0.04	0.16	10	0.04	0.15	12	0.14	0.36	10	0.56	0.93	20
Foreign deposits .....	0.17	0.52	29	0.18	0.12	70	0.17	0.14	66	0.35	0.42	46	0.61	1.19	20
Federal funds purchased and repos .....	2.45	0.88	87		0.18			0.17		0.44	0.62	47	2.43	1.86	75
Other borrowed funds and trading liabilities .....	0	1.55	2	2.73	1.29	92	2.71	1.27	91	2.80	1.50	91	2.83	2.38	75
All interest-bearing funds .....	0.22	0.54	13	0.16	0.38	14	0.15	0.37	13	0.39	0.74	13	0.91	1.49	18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	133,516	143,941	185,511	197,494	195,248
Fiduciary activities income	27,324	25,714	34,552	35,443	34,813
Service charges on deposit accounts - domestic	19,090	18,044	24,407	25,014	29,729
Trading revenue	707	1,954	-3,355	3,688	-884
Investment banking fees and commissions	12,452	10,502	14,447	11,192	10,160
Insurance activities revenue	1,870	2,310	2,885	2,715	3,479
Venture capital revenue	0	0	0	0	0
Net servicing fees	1,320	860	1,131	-518	2,775
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-642	4,842	4,853	18,989	-1,129
Other non-interest income	71,395	79,715	106,591	100,971	116,305
Total overhead expenses	326,549	296,730	405,479	381,375	370,437
Personnel expense	149,500	136,402	182,384	174,221	173,098
Net occupancy expense	47,381	39,676	54,067	49,098	46,096
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	129,668	120,652	169,028	158,056	151,243
Fee income on mutual funds and annuities	4,687	4,138	5,463	5,645	6,192
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	115,476	136,738	135,260	157,401	163,896
Number of equivalent employees	2,042	2,025	2,036	2,103	2,092
Average personnel expense per employee	73.21	67.36	89.58	82.84	82.74
Average assets per employee	12,423.33	11,839.30	11,990.40	10,360.48	9,738.27

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	3.51	2.43	68	2.87	2.14	65	2.94	2.17	64	2.86	2.02	67	3.17	2.72	61
Overhead expenses / Net Interest Income + non-interest income	56.76	58.02	42	55.25	58.85	32	56.63	59.28	35	52.03	62.28	17	48.19	61.29	8
<b>Percent of Average Assets</b>															
Total overhead expense	1.72	2.18	16	1.65	2.21	13	1.66	2.17	16	1.75	2.57	15	1.82	2.69	13
Personnel expense	0.79	1.20	11	0.76	1.23	10	0.75	1.21	9	0.80	1.30	9	0.85	1.41	11
Net occupancy expense	0.25	0.22	63	0.22	0.24	39	0.22	0.23	48	0.23	0.26	31	0.23	0.28	23
Other operating expenses	0.68	0.73	51	0.67	0.72	51	0.69	0.72	53	0.73	0.94	37	0.74	0.97	34
Overhead less non-interest income	1.01	1.22	28	0.85	1.08	27	0.90	1.10	31	0.84	1.25	20	0.86	1.32	20
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	56.43	57.55	42	55.05	58.34	32	56.42	58.83	36	51.98	61.82	18	48.19	60.64	9
Personnel expense	25.83	31.86	18	25.31	32.89	17	25.38	32.93	17	23.75	32.36	12	22.52	32.39	8
Net occupancy expense	8.19	5.98	87	7.36	6.26	68	7.52	6.23	71	6.69	6.58	53	6	6.52	39
Other operating expenses	22.41	19.14	81	22.38	18.68	78	23.52	19.18	80	21.54	22.28	63	19.68	21.20	49
Total non-interest income	23.07	24.10	54	26.71	28.20	52	25.81	27.67	50	26.92	28.83	51	25.40	29.23	52
Fiduciary activities income	4.72	2.13	82	4.77	2.27	81	4.81	2.20	80	4.83	2.09	83	4.53	1.97	80
Service charges on domestic deposit accounts	3.30	3.30	48	3.35	3.25	49	3.40	3.27	49	3.41	3.27	53	3.87	3.88	47
Trading revenue	0.12	0.57	57	0.36	0.68	65	-0.47	0.62	5	0.50	1.28	56	-0.12	1.18	3
Investment banking fees and commissions	2.15	2.15	66	1.95	2.46	59	2.01	2.58	58	1.53	2.46	51	1.32	3.54	44
Insurance activities revenue	0.32	0.36	71	0.43	0.38	71	0.40	0.36	71	0.37	0.41	71	0.45	0.47	74
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.23	1.23	43	0.16	0.56	48	0.16	0.60	43	-0.07	0.01	24	0.36	0.28	71
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.11	1.19	12	0.90	3.64	31	0.68	3.30	28	2.59	3.92	54	-0.15	1.86	8
Other non-interest income	12.34	8.80	74	14.79	9.39	81	14.83	9.27	82	13.76	9.65	78	15.13	10.04	79
Overhead less non-interest income	33.35	32.79	43	28.35	29.67	38	30.60	30.52	41	25.06	31.93	30	22.79	31.06	24
Applicable income taxes / Pretax net operating income (tax equivalent)	24.66	21.50	81	24.98	21.49	86	23.67	21.18	78	23.72	18.63	84	25.49	20.56	84
Applicable income tax + TE / Pretax net operating income + TE	26.04	23.57	78	25.66	23.11	83	24.46	22.67	73	24	21.18	73	25.50	23.23	75

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	10,131,844	9,164,603	9,414,105	8,671,607	8,646,273	10.55	
Commercial and industrial loans	1,781,207	1,918,453	1,799,953	2,670,983	2,432,626	-7.15	
Loans to individuals	1,108,103	1,136,467	1,125,173	1,258,899	1,508,436	-2.50	
Loans to depository institutions and acceptances of other banks	1,834	7,977	4,681	7,237	1,481	-77.01	
Agricultural loans	145	141	579	175	276	2.84	
Other loans and leases	677,602	608,750	618,046	681,775	623,462	11.31	
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,700,735	12,836,391	12,962,537	13,290,676	13,212,554	6.73	
Less: Allowance for loan and lease losses	148,163	161,246	157,262	208,454	130,530	-8.11	
Net loans and leases	13,552,572	12,675,145	12,805,275	13,082,222	13,082,024	6.92	
Debt securities that reprice or mature in over 1 year	7,357,329	7,919,179	8,279,969	5,563,998	4,035,402	-7.09	
Mutual funds and equity securities	6,710	7,327	7,381	11,691	0	-8.42	
Subtotal	20,916,611	20,601,651	21,092,625	18,657,911	17,117,426	1.53	
Interest-bearing bank balances	657,574	2,130,615	1,011,753	737,571	333,642	-69.14	
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	337,974	34,548	148,063	507,417	40,242	878.27	
Trading assets	5,865	68,049	50,925	129,895	63,527	-91.38	
Total earning assets	21,918,024	22,834,863	22,303,366	20,032,794	17,554,837	-4.02	
Non-interest-bearing cash and due from depository institutions	291,360	268,467	246,716	303,373	360,375	8.53	
Premises, fixed assets, and leases	299,179	317,272	318,448	322,401	316,885	-5.70	
Other real estate owned	139	0	175	0	319		
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	2,361,570	2,127,720	2,123,705	2,004,263	1,934,318	10.99	
Total assets	24,870,272	25,548,322	24,992,410	22,662,831	20,166,734	-2.65	
Quarterly average assets	25,242,245	25,036,177	25,726,129	22,376,593	20,078,737	0.82	
Average loans and leases (YTD)	13,123,939	13,114,221	13,039,498	13,531,598	13,065,136	0.07	
<b>Memoranda</b>							
Loans held-for-sale	361	2,052	538	11,579	904	-82.41	
Loans not held-for-sale	13,700,374	12,834,339	12,961,999	13,279,097	13,211,650	6.75	
Real estate loans secured by 1-4 family	5,092,722	4,634,329	4,815,003	4,419,243	4,537,152	9.89	
Commercial real estate loans	4,700,503	4,228,046	4,288,564	3,952,768	3,813,916	11.17	
Construction and land development	764,755	821,481	809,630	731,826	514,840	-6.91	
Multifamily	707,822	513,247	518,511	480,651	515,669	37.91	
Nonfarm nonresidential	3,227,926	2,893,318	2,960,423	2,740,291	2,783,407	11.56	
Real estate loans secured by farmland	14,397	14,389	13,628	17,884	17,310	0.06	
Total investment securities	7,702,013	7,961,054	8,435,413	6,083,106	4,075,644	-3.25	
U.S. Treasury securities	67,925	30,497	30,315	30,790	29,888	122.73	
US agency securities (excluding mortgage-backed securities)	183,992	157,364	162,248	140,631	101,439	16.92	
Municipal securities	53,733	0	44,185	0	0		
Mortgage-backed securities	7,024,511	7,765,866	8,086,037	5,899,994	3,944,317	-9.55	
Asset-backed securities	365,142	0	105,247	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	6,710	7,327	7,381	11,691	0	-8.42	
Available-for-sale securities	3,289,160	7,953,727	8,428,032	6,071,415	4,075,644	-58.65	
U.S. Treasury securities	67,925	30,497	30,315	30,790	29,888	122.73	
US agency securities (excluding mortgage-backed securities)	128,923	157,364	162,248	140,631	101,439	-18.07	
Municipal securities	0	0	44,185	0	0		
Mortgage-backed securities	2,816,054	7,765,866	8,086,037	5,899,994	3,944,317	-63.74	
Asset-backed securities	276,258	0	105,247	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-445,430						
Available-for-sale securities appreciation (depreciation)	-384,236	-40,539	-132,701	86,384	-5,019		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,438,881	3,522,286	2,058,722	2,393,645	1,728,741	-30.76	

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	695,767	663,793	846,177	646,942	593,123	4.82	
NOW, ATS and transaction accounts	954,590	1,897,017	866,746	499,707	718,762	-49.68	
Time deposits less brokered deposits < \$250K	838,951	923,945	900,881	979,386	1,056,752	-9.20	
MMDA and other savings accounts	16,988,125	16,148,393	16,750,883	14,330,238	11,415,145	5.20	
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	19,477,433	19,633,148	19,364,687	16,456,273	13,783,782	-0.79	
Time deposits of \$250K or more	865,699	747,145	686,798	1,146,792	1,187,872	15.87	
Foreign deposits	1,748,606	1,739,710	1,764,661	1,624,658	1,473,340	0.51	
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	400,000		
Other borrowings w/remaining maturity over 1 year	0	200,000	0	200,010	200,019	-100.00	
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	2,614,305	2,686,855	2,451,459	2,971,460	3,261,231	-2.70	
Trading liabilities	49,028	856	5,556	4,560	4,233	5627.57	
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	528,855	515,729	513,796	486,434	477,230	2.55	
Total liabilities	22,669,621	22,836,588	22,335,498	19,918,727	17,526,476	-0.73	
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,410	1,406	1,406	1,402	1,399	0.28	
Common surplus	2,535,601	2,524,168	2,527,663	2,514,014	2,503,677	0.45	
Retained earnings	690,433	581,094	604,534	473,974	437,072	18.82	
Accumulated other comprehensive income	-658,756	-61,463	-121,693	31,604	-31,749		
Other equity capital components	-368,037	-333,471	-354,998	-276,890	-270,141		
Total holding company equity capital	2,200,651	2,711,734	2,656,912	2,744,104	2,640,258	-18.85	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,200,651	2,711,734	2,656,912	2,744,104	2,640,258	-18.85	
Total liabilities and capital	24,870,272	25,548,322	24,992,410	22,662,831	20,166,734	-2.65	
<b>Memoranda</b>							
Non-interest-bearing deposits	9,317,093	8,873,424	9,393,863	7,522,114	5,880,072	5.00	
Interest-bearing deposits	12,774,645	13,246,579	12,422,283	11,705,609	10,564,922	-3.56	
Total deposits	22,091,738	22,120,003	21,816,146	19,227,723	16,444,994	-0.13	
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	2,656,912	2,744,104	2,744,104	2,640,258	2,524,839		
Accounting restatements	0	0	0	-12,517	0		
Net income	186,097	208,713	265,735	185,754	284,392		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	7,219	9,454	12,611	9,104	6,833		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	9,478	53,495	75,000	5,000	136,242		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	99,475	100,889	134,133	135,099	138,246		
Change in other comprehensive income	-537,063	-93,067	-153,297	63,353	100,446		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-3,561	-3,086	-3,108	-1,749	-1,764		
Holding company equity capital, ending balance	2,200,651	2,711,734	2,656,912	2,744,104	2,640,258		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	40.74	39.88	48	35.87	36.06	44	37.67	36.25	48	38.26	36.22	46	42.87	37.78	52
Commercial and industrial loans	7.16	11.23	30	7.51	11.11	29	7.20	10.76	30	11.79	13.52	42	12.06	12.02	54
Loans to individuals	4.46	3.58	68	4.45	3.60	69	4.50	3.36	70	5.55	3.40	72	7.48	4.20	74
Loans to depository institutions and acceptances of other banks	0.01	0.02	76	0.03	0.02	86	0.02	0.02	85	0.03	0.03	84	0.01	0.04	70
Agricultural loans	0	0.19	29	0	0.21	24	0	0.18	29	0	0.19	26	0	0.24	28
Other loans and leases	2.72	4.52	42	2.38	4.26	38	2.47	4.47	38	3.01	4.63	47	3.09	5.01	41
Net loans and leases	54.49	63.09	21	49.61	58.81	20	51.24	58.67	25	57.73	61.58	31	64.87	63.77	39
Debt securities over 1 year	29.58	18.76	85	31	18.32	89	33.13	19.46	90	24.55	15.55	86	20.01	14.60	78
Mutual funds and equity securities	0.03	0.05	54	0.03	0.05	53	0.03	0.06	54	0.05	0.05	65	0	0.06	13
Subtotal	84.10	83.05	39	80.64	78.17	54	84.40	79.22	67	82.33	78.16	62	84.88	79.65	60
Interest-bearing bank balances	2.64	3.61	52	8.34	9.37	46	4.05	8.50	27	3.25	7.51	22	1.65	3.06	42
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.36	1.71	56	0.14	1.51	13	0.59	1.56	34	2.24	1.68	71	0.20	1.91	15
Trading assets	0.02	0.59	46	0.27	0.58	60	0.20	0.49	60	0.57	1.01	59	0.32	1.19	59
Total earning assets	88.13	90.76	17	89.38	91.57	24	89.24	91.77	19	88.39	91.05	15	87.05	89.53	22
Non-interest cash and due from depository institutions	1.17	0.98	69	1.05	0.99	53	0.99	0.82	67	1.34	1.07	73	1.79	1.14	89
Other real estate owned	0	0.01	29	0	0.01	6	0	0.01	25	0	0.02	4	0	0.03	16
All other assets	10.70	8.19	81	9.57	7.39	75	9.77	7.35	80	10.27	7.82	82	11.16	9.27	73
<b>Memoranda</b>															
Short-term investments	4	6.75	43	8.47	12.31	37	4.64	11.47	21	5.49	11.17	24	1.85	7.63	22
U.S. Treasury securities	0.27	1.98	30	0.12	1.18	40	0.12	1.47	35	0.14	0.84	54	0.15	1.03	49
US agency securities (excluding mortgage-backed securities)	0.74	0.81	63	0.62	0.75	60	0.65	0.82	60	0.62	0.63	65	0.50	0.54	61
Municipal securities	0.22	1.69	29	0	1.70	7	0.18	1.73	27	0	1.69	8	0	1.34	7
Mortgage-backed securities	28.24	12.93	95	30.40	13.46	95	32.35	14.14	96	26.03	11.75	94	19.56	11.44	88
Asset-backed securities	1.47	0.85	75	0	0.47	25	0.42	0.50	68	0	0.32	24	0	0.28	25
Other debt securities	0	0.51	8	0	0.51	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale	0	0.30	18	0.01	0.50	19	0	0.55	15	0.05	0.52	25	0	0.39	19
Loans held for investment	55.09	63.03	21	50.24	58.34	21	51.86	58.06	29	58.59	61.72	32	65.51	63.50	41
Real estate loans secured by 1-4 family	20.48	12.79	81	18.14	11.57	78	19.27	11.46	83	19.50	11.91	84	22.50	13.29	84
Revolving	3.97	1.52	91	3.31	1.44	86	3.47	1.42	91	3.70	1.66	88	4.41	2.07	86
Closed-end, secured by first liens	16.46	10.86	79	14.77	9.73	78	15.74	9.67	82	15.72	9.81	80	17.95	10.69	82
Closed-end, secured by junior liens	0.05	0.19	30	0.06	0.19	33	0.05	0.17	32	0.08	0.22	34	0.13	0.28	40
Commercial real estate loans	18.90	24.89	36	16.55	22.35	32	17.16	22.69	35	17.44	22.22	34	18.91	22.23	42
Construction and land development	3.07	3.92	45	3.22	3.40	50	3.24	3.34	53	3.23	3.40	55	2.55	3.44	48
Multifamily	2.85	3.87	48	2.01	3.32	42	2.07	3.57	40	2.12	3.12	41	2.56	3.01	50
Nonfarm nonresidential	12.98	15.73	39	11.32	14.65	37	11.85	14.57	41	12.09	14.72	40	13.80	14.69	46
Real estate loans secured by farmland	0.06	0.34	44	0.06	0.35	45	0.05	0.30	48	0.08	0.33	49	0.09	0.36	52

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

# Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	73.95	62.29	66	71.40	60.51	63	72.63	61.05	64	65.25	57.15	62	65.44	57.46	52
Real estate loans secured by 1-4 family	37.17	20.65	90	36.10	20	91	37.15	19.86	90	33.25	19.43	88	34.34	20.75	86
Revolving	7.21	2.39	95	6.59	2.47	93	6.69	2.43	94	6.31	2.64	93	6.73	3.15	88
Closed-end	29.96	18.01	84	29.52	17.35	84	30.46	17.24	83	26.94	16.59	84	27.60	17.39	84
Commercial real estate loans	34.31	38.12	39	32.94	37.13	40	33.08	37.86	38	29.74	34.63	38	28.87	33.52	41
Construction and land development	5.58	6.10	49	6.40	5.69	60	6.25	5.65	58	5.51	5.26	58	3.90	5.09	46
1-4 family	0.30	1.40	35	0.56	1.19	47	0.40	1.18	40	0.48	0.93	47	0.48	0.94	46
Other	5.29	4.62	58	5.84	4.46	66	5.85	4.40	65	5.03	4.19	62	3.41	4.02	49
Multifamily	5.17	5.86	54	4	5.41	45	4	5.78	45	3.62	4.96	44	3.90	4.69	49
Nonfarm nonresidential	23.56	24.30	45	22.54	24.45	43	22.84	24.56	45	20.62	22.93	40	21.07	22.15	46
Owner-occupied	6.33	8.11	42	6.37	8.31	39	6.53	8.29	42	5.67	7.68	37	5.94	7.72	39
Other	17.23	15.95	54	16.17	15.83	53	16.31	15.94	51	14.95	14.95	48	15.12	14.34	53
Real estate loans secured by farmland	0.11	0.55	47	0.11	0.61	48	0.11	0.54	48	0.13	0.54	49	0.13	0.55	51
Loans to depository institutions and acceptances of other banks	0.01	0.04	77	0.06	0.03	85	0.04	0.04	83	0.05	0.06	83	0.01	0.11	69
Commercial and industrial loans	13	18.37	33	14.95	19.45	42	13.89	18.86	37	20.10	22.17	46	18.41	19.53	50
Loans to individuals	8.09	6.24	70	8.85	6.58	72	8.68	6.24	70	9.47	6.13	72	11.42	7.13	73
Credit card loans	1.43	0.53	86	1.46	0.51	86	1.52	0.53	87	1.56	0.65	85	1.93	0.81	85
Agricultural loans	0	0.31	29	0	0.38	25	0	0.34	29	0	0.32	26	0	0.37	27
Other loans and leases	4.95	8.16	48	4.74	8.42	46	4.77	8.75	46	5.13	9.09	47	4.72	9.85	39
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	503.55	411.16	66	472.66	383.43	71	485.17	391.81	70	450.37	381.27	57	478.48	391.26	62
Real estate loans secured by 1-4 family	253.11	133.66	87	239.01	124.74	87	248.15	126.06	86	229.52	125.03	89	251.08	138.18	87
Revolving	49.08	15.46	95	43.61	15.53	93	44.68	15.44	95	43.54	17.42	92	49.24	21.26	89
Closed-end	204.03	116.59	84	195.41	107.54	86	203.47	108.85	85	185.98	106.14	85	201.84	115.20	86
Commercial real estate loans	233.61	254.65	43	218.06	238.58	42	221.02	245.88	41	205.29	234.65	39	211.06	229.44	45
Construction and land development	38.01	39.81	51	42.37	36.07	61	41.73	35.95	60	38.01	35.62	58	28.49	34.95	48
1-4 family	2.02	9.02	34	3.68	7.44	48	2.67	7.42	43	3.28	6.34	46	3.54	6.61	47
Other	35.99	30.27	58	38.68	28.34	67	39.06	28.11	67	34.72	28.16	64	24.95	27.32	50
Multifamily	35.18	40.47	57	26.47	35.29	51	26.72	38.66	46	24.96	32.74	43	28.54	31.04	53
Nonfarm nonresidential	160.43	161.09	50	149.22	156.30	46	152.57	158.05	49	142.32	155.06	42	154.03	152.10	48
Owner-occupied	43.13	53.43	40	42.20	52.63	41	43.61	52.99	43	39.11	52.37	40	43.47	53.07	44
Other	117.30	105.96	53	107.02	100.99	54	108.96	102.54	53	103.21	100.54	52	110.56	97.41	58
Real estate loans secured by farmland	0.72	3.36	46	0.74	3.67	47	0.70	3.22	48	0.93	3.44	50	0.96	3.60	50
Loans to depository institutions and acceptances of other banks	0.09	0.26	78	0.41	0.20	88	0.24	0.21	85	0.38	0.28	84	0.08	0.44	70
Commercial and industrial loans	88.53	115.08	43	98.94	116.17	46	92.76	114.45	43	138.72	139.91	50	134.62	122.02	57
Loans to individuals	55.07	35.47	75	58.61	36.56	74	57.99	34.55	73	65.38	37.47	75	83.48	43.51	75
Credit card loans	9.71	2.79	87	9.64	2.58	88	10.18	2.77	88	10.75	3.30	86	14.13	4.34	87
Agricultural loans	0.01	1.73	29	0.01	2.03	25	0.03	1.86	30	0.01	1.88	25	0.02	2.18	28
Other loans and leases	33.68	50.11	51	31.40	47.63	46	31.85	51.06	46	35.41	49.54	51	34.50	52.44	42
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	28.34	30.74	44	26.92	29.25	47	26.94	30.07	45	24.40	27.32	44	23.35	26.45	44
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	193	205.31	48	178.22	187.63	48	179.96	195.33	47	168.41	183.76	45	170.71	178.57	46
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	236.13	262.15	41	220.42	244.92	41	223.56	252.85	40	207.52	240.85	39	214.18	236.10	44

BHC Name

City/State

### Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	4	6.75	43	8.47	12.31	37	4.64	11.47	21	5.49	11.17	24	1.85	7.63	22
Liquid assets	33.10	23.63	78	40.79	29.12	79	38.36	29.03	76	31.96	26.22	68	23.97	22.44	65
Investment securities	30.97	20.98	79	31.16	20.37	84	33.75	21.63	87	26.84	17.85	83	20.21	16.99	65
Net loans and leases	54.49	63.09	21	49.61	58.81	20	51.24	58.67	25	57.73	61.58	31	64.87	63.77	39
Net loans, leases and standby letters of credit	55.48	63.92	23	50.34	59.61	18	52.01	59.49	25	58.59	62.48	31	65.81	64.84	38
Core deposits	78.32	74.28	57	76.85	75.52	38	77.48	75.71	43	72.61	70.67	42	68.35	63.09	53
Noncore funding	10.51	12.30	55	10.52	10.15	65	9.81	10.30	63	13.11	14.13	60	16.17	19.36	50
Time deposits of \$250K or more	3.48	1.67	85	2.92	1.67	83	2.75	1.58	82	5.06	2.11	91	5.89	2.94	88
Foreign deposits	7.03	0.33	95	6.81	0.33	94	7.06	0.34	94	7.17	0.36	94	7.31	0.43	94
Federal funds purchased and repos	0	1.24	12	0	1.19	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.58	28	0	0.54	30	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0	0.88	12	0	1	11	0	1.24	7	1.98	3.01	42
Earning assets that reprice within 1 year	27.34	35.71	30	29.83	38.80	27	26.78	37.37	22	34.44	39.38	36	32.39	39.29	29
Interest-bearing liabilities that reprice within 1 year	6.32	6.79	62	5.75	6.64	57	5.84	6.39	64	8.34	8.20	67	10.05	10.19	63
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	21.03	27.35	38	24.08	30.83	34	20.93	29.65	28	26.10	29.11	41	22.34	26.63	37
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	7.74	5.89	63	2.53	-3.31	68	6.12	-2.33	78	9.25	3.20	74	16.87	14.45	61
Net short-term noncore funding dependence	-0.19	0.87	37	-6.74	-9.17	52	-1.86	-7.71	67	-0.25	-4.76	66	7.68	3.38	58
Short-term investment / Short-term noncore funding	104.05	112.63	61	279.15	304.29	63	151.12	273.46	34	103.83	184.19	34	22.13	77.77	29
Liquid assets - short-term noncore funding / Nonliquid assets	43.72	24.05	79	63.76	36.72	82	57.26	36.68	77	39.19	28.18	73	20.50	16.97	65
Net loans and leases / Total deposits	61.35	79.04	15	57.30	73.05	14	58.70	72.79	16	68.04	79.43	20	79.55	90.31	24
Net loans and leases / Core deposits	69.58	86.19	22	64.56	78.83	22	66.13	78.25	29	79.50	88.34	34	94.91	103.93	38
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-23.90	-10.05	12		0.50			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-20.61	-19.27	41	-2.28	1.06	1	-7.44	-0.25	0	5.03	4.31	66	-0.30	1.36	4
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	57.21	26.09	87	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	42.71	71.92	12	99.91	84.59	83	99.91	83.77	86	99.81	87.23	81	100	85.40	95
U.S. Treasury securities	0.88	9.62	24	0.38	6.01	36	0.36	6.70	29	0.51	4.72	47	0.73	6.15	44
US agency securities (excluding mortgage-backed securities)	2.39	4.10	55	1.98	4.24	52	1.92	4.12	51	2.31	4.01	53	2.49	3.49	57
Municipal securities	0.70	8.02	26	0	8.38	7	0.52	8.22	24	0	9.83	7	0	7.75	7
Mortgage-backed securities	91.20	62.34	92	97.55	66.09	97	95.86	66.54	97	96.99	66.64	93	96.78	67.43	94
Asset-backed securities	4.74	4.33	62	0	2.45	25	1.25	2.50	64	0	1.91	24	0	1.66	24
Other debt securities	0	3.02	8	0	3.01	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0.09	0.27	47	0.09	0.29	48	0.09	0.29	45	0.19	0.35	53	0	0.40	13
Debt securities 1 year or less	4.39	9.28	42	0.43	8.18	8	1.76	7.78	21	8.34	10.55	53	0.99	11.86	7
Debt securities 1 to 5 years	19.20	20.14	57	35.78	17.39	84	31.22	18.25	79	53.41	17.03	93	82.07	17.94	98
Debt securities over 5 years	76.33	68.28	57	63.69	72.07	29	66.94	71.11	32	38.06	69.86	14	16.95	66.02	7
Pledged securities	31.67	31.26	54	44.24	33.37	66	24.41	32.26	40	39.35	35.67	53	42.42	30.57	66
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-54.02	-40.81	42	128	64.27	77	-6.84	27.98	29	232.99	183.32	69	-39.43	26.69	6
Investment securities	-3.25	11.76	33	39.84	32.48	64	38.67	31.36	65	49.26	23.62	82	-9.40	11.75	7
Core deposits	-0.79	4.57	37	23.37	16.96	76	17.67	16.94	64	19.39	26.88	25	-1.84	11.23	3
Noncore funding	-2.70	36.20	25	-15.59	-21.64	61	-17.50	-14.79	44	-8.89	-12.18	55	-12.04	6.59	22

BHC Name

City/State

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			6,585,769	6,027,655	6,001,820
Commit: Secured commercial real estate loans	1,139,382	1,051,434	1,046,851	764,553	1,030,856
Commit: Unsecured real estate loans	32,102	26,833	26,817	14,487	12,339
Credit card lines (reported semiannually, June/Dec)			1,314,909	1,323,517	1,413,403
Securities underwriting	0	0	0	0	0
Standby letters of credit	244,837	186,363	193,136	196,093	190,412
Commercial and similar letters of credit	8,449	5,971	3,307	3,834	7,334
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	13,000	0
Written options contracts (interest rate)	0	0	0	20,891	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,447,727	3,235,853	3,149,798	3,266,230	2,924,893
Futures and forward foreign exchange	0	0	0	0	449
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							26.35	22.78	67	26.60	22.01	71	29.76	23.52	73
Standby letters of credit	0.98	0.66	76	0.73	0.66	66	0.77	0.65	68	0.87	0.71	71	0.94	0.84	68
Commercial and similar letters of credit	0.03	0.02	78	0.02	0.02	72	0.01	0.02	64	0.02	0.02	68	0.04	0.02	79
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	13.86	44.74	45	12.67	47.31	42	12.60	46.30	42	14.56	48.62	37	14.51	68.47	38
Interest rate contracts	13.86	32.78	48	12.67	35.15	45	12.60	32.46	45	14.56	34.36	41	14.50	47.31	40
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0.06	6.21	28	0	10.67	11
Written options contracts (interest rate)	0	1.49	10	0	1.69	9	0	1.41	8	0.09	2.18	22	0	2.47	10
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	13.86	23.04	54	12.67	20.27	52	12.60	20.49	51	14.41	20.83	48	14.50	28.86	50
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	46
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	48
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							50.51	44.98	70	44.55	42.82	68	45.94	45.53	69

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	3,447,727	3,235,853	3,149,798	3,300,121	2,925,342
Interest rate contracts	3,447,727	3,235,853	3,149,798	3,300,121	2,924,893
Foreign exchange contracts	0	0	0	0	449
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	0	0	0	13,000	449
Written options	0	0	0	20,891	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	20,891	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	3,447,727	3,235,853	3,149,798	3,266,230	2,924,893
<b>Held for trading</b>					
Interest rate contracts	2,980,227	3,213,787	3,082,298	3,243,779	2,901,703
Foreign exchange contracts	2,980,227	3,213,787	3,082,298	3,243,779	2,901,703
Equity, commodity, and other contracts	0	0	0	0	0
<b>Non-traded</b>					
Interest rate contracts	467,500	22,066	67,500	56,342	23,639
Foreign exchange contracts	467,500	22,066	67,500	56,342	23,190
Equity, commodity, and other contracts	0	0	0	0	449
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less	3,447,727	3,235,853	3,149,798	3,266,230	2,925,342
Over 1 year to 5 years	1,231,307	165,294	188,800	152,216	83,349
Over 5 years	728,677	1,096,456	1,092,930	1,129,542	1,646,815
<b>Gross negative fair value (absolute value)</b>					
Held for trading	57,180	1,708	6,767	5,836	4,915
Non-traded	11,542	68,049	50,925	129,895	63,539
Current credit exposure on risk-based capital derivative contracts	5,865	68,049	50,925	129,895	63,527
Credit losses on derivative contracts	5,677	0	0	0	12
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	11,542	68,049	50,925	129,895	63,539
90+ days past due	0	0	0	0	0

BHC Name

City/State

### Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	99.98	93.44	59
Foreign exchange contracts .....	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0.02	3.20	45
Equity, commodity, and other contracts .....	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
<b>Futures and forwards .....</b>															
Written options .....	0	5.29	8	0	7.18	6	0	6.28	6	0.63	8.18	19	0	5.91	6
Exchange-traded .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	0	4.93	8	0	6.91	6	0	5.96	6	0.63	7.73	20	0	5.10	6
Purchased options .....	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps .....	100	77.96	94	100	71.71	96	100	74.26	96	98.97	68.76	90	99.98	69.75	91
<b>Held for trading .....</b>															
Interest rate contracts .....	86.44	38.03	73	99.32	40.70	89	97.86	40.42	85	98.29	43.53	87	99.19	44.16	90
Foreign exchange contracts .....	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
<b>Non-traded .....</b>															
Interest rate contracts .....	13.56	61.97	26	0.68	59.30	10	2.14	59.58	14	1.71	56.47	12	0.81	55.84	9
Foreign exchange contracts .....	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0.02	0.34	68
Equity, commodity, and other contracts .....	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	35.71	37.29	57	5.11	27.90	22	5.99	27.56	28	4.61	32.05	20	2.85	32.17	14
Over 1 year to 5 years .....	21.13	22.61	44	33.88	29.78	59	34.70	27.01	60	34.23	27.06	62	56.29	30.45	84
Over 5 years .....	43.15	26.09	74	61.01	29.19	82	59.31	29.89	81	60.13	29.56	80	40.86	28.09	66
Gross negative fair value (absolute value) .....	1.66	2.48	32	0.05	1.18	9	0.21	0.98	14	0.18	1.55	8	0.17	0.83	16
Gross positive fair value .....	0.33	2.55	6	2.10	1.59	73	1.62	1.34	67	3.94	2.23	89	2.17	1.19	87
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.03	0.10	40	0	0.05	13	0	0.04	23	0	0.07	13	0	0.06	18
Gross positive fair value (X) .....	0.01	0.10	20	0.04	0.06	59	0.03	0.05	55	0.08	0.09	60	0.04	0.07	60
Held for trading (X) .....	0	0.06	50	0.04	0.05	68	0.03	0.04	69	0.08	0.07	70	0.04	0.06	71
Non-traded (X) .....	0	0.02	37	0	0.01	5	0	0.01	5	0	0.02	4	0	0.01	12
Current credit exposure (X) .....	0.01	0.06	27	0.04	0.05	63	0.03	0.04	61	0.08	0.06	64	0.04	0.05	66
Credit losses on derivative contracts .....	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.07	0.70	26	0.48	0.59	61	0.35	0.46	59	0.94	0.85	65	0.45	0.73	64

BHC Name

City/State

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	157,262	208,454	208,454	130,530	141,718
Gross losses	14,944	15,300	23,623	47,563	35,987
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,228	9,011	11,150	16,702	10,999
Net losses	7,716	6,289	12,473	30,861	24,988
Provision for loan and lease losses	-1,383	-40,919	-38,719	108,015	13,800
Adjustments	0	0	0	770	0
Ending balance	148,163	161,246	157,262	208,454	130,530
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.01	0.09	15	-0.23	-0.12	23	-0.16	-0.09	32	0.50	0.51	53	0.07	0.15	30
Provision for loan and lease losses / Average loans and leases	-0.01	0.16	15	-0.42	-0.21	25	-0.30	-0.16	29	0.80	0.82	53	0.11	0.24	30
Provision for loan and lease losses / Net loan and lease losses	-17.92	151.30	26	-650.64	-65.12	10	-310.42	-105.48	22	350	487.86	52	55.23	130.58	9
Allowance for loan and lease losses / Total loans and leases not held for sale	1.08	1.17	43	1.26	1.32	48	1.21	1.23	51	1.57	1.58	56	0.99	0.83	70
Allowance for loan and lease losses / Total loans and leases	1.08	1.15	46	1.26	1.30	49	1.21	1.20	53	1.57	1.55	58	0.99	0.81	72
Allowance for loan and lease losses / Net loans and leases losses (X)	14.40	38.64	46	19.23	17.40	71	12.61	21.39	55	6.75	11.58	49	5.22	8.03	56
Allowance for loan and lease losses / Nonaccrual assets	1,787.68	428.13	94	1,870.17	330.05	96	2,221.21	364.13	96	2,295.24	299.17	96	2,386.73	218.72	96
ALLL / 90+ days past due + nonaccrual loans and leases	1,059.97	320.87	96	1,121.17	271.93	97	1,101.81	287.08	98	1,031.34	244.34	99	740.76	151.73	96
Gross loan and lease losses / Average loans and leases	0.15	0.16	59	0.16	0.20	51	0.18	0.19	58	0.35	0.34	64	0.28	0.28	57
Recoveries / Average loans and leases	0.07	0.07	64	0.09	0.08	61	0.09	0.08	61	0.12	0.07	82	0.08	0.08	61
Net losses / Average loans and leases	0.08	0.09	58	0.06	0.12	44	0.10	0.11	54	0.23	0.27	55	0.19	0.21	57
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	30.60	34.26	50	18.95	25.09	46	23.44	34.67	35	46.41	33.98	76	39.89	36.22	67
Earnings coverage of net loan and lease losses (X)	31.98	36.38	56	37.83	26.30	68	24.88	39.72	58	11.40	22.91	50	15.83	24.40	52

#### Net Loan and Lease Losses By Type

Real estate loans	0.02	-0.01	84	0	0.02	39	0	0.02	48	0.02	0.04	49	-0.01	0.01	22
Real estate loans secured by 1-4 family	0.03	-0.02	94	0	-0.01	70	0.01	-0.02	83	-0.01	0.01	32	-0.01	0.01	24
Revolving	0.08	-0.06	97	0.02	-0.07	81	0.03	-0.07	85	-0.01	0.01	37	0	0.02	33
Closed-end	0.02	-0.01	91	0	-0.01	54	0.01	-0.01	84	0	0	35	-0.01	0	23
Commercial real estate loans	0	0	56	-0.01	0.04	18	-0.01	0.04	15	0.06	0.07	61	-0.01	0.01	18
Construction and land development	0	-0.02	73	-0.03	0.01	23	-0.03	0	20	0.02	0	79	-0.05	-0.01	19
1-4 family	0	0	59	0	0	57	-0.01	0	9	0	0	59	0	0	27
Other	0	-0.01	71	-0.03	0.01	20	-0.02	0	20	0.02	0	81	-0.05	-0.01	16
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	55	0	0.05	34	0	0.05	29	0.08	0.11	59	0	0.02	29
Owner-occupied	0	0	59	0	0.01	46	0	0.01	44	0.08	0.02	85	0	0.01	45
Other	0	0.01	53	0	0.04	37	0	0.04	35	0	0.08	24	0	0.01	29
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.06	0.11	53	0.08	0.19	40	0.07	0.17	39	0.45	0.47	57	0.14	0.37	25
Loans to individuals	0.53	0.76	46	0.54	0.72	50	0.49	0.71	48	1.24	1.13	68	1.43	1.17	68
Credit card loans	1.17	1.94	22	1.54	2.27	32	1.28	1.84	30	2.58	2.92	38	2.21	3.11	29
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0.05		0	0		0	0			0			0	
Other loans and leases	0.24	0.13	80	0.15	0.09	75	0.86	0.10	96	0.17	0.15	68	0.12	0.15	61

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	44,365	43,370	28,785	39,537	45,982
90+ days past due loans and leases	5,690	5,760	7,193	11,130	12,152
Nonaccrual loans and leases	8,288	8,622	7,080	9,082	5,469
Total past due and nonaccrual loans and leases	58,343	57,752	43,058	59,749	63,603
<b>Restructured</b>					
Restructured 30-89 days past due	4,207	0	347	0	488
Restructured 90+ days past due	543	0	0	0	0
Restructured nonaccrual	1,075	1,166	1,145	294	319
Total restructured loans and leases	5,825	1,166	1,492	294	807
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	25,246	22,651	21,500	18,367	15,495
Other real estate owned	139	0	175	0	319
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.32	0.33	61	0.34	0.29	66	0.22	0.32	42	0.30	0.39	46	0.35	0.43	50
90+ days past due loans and leases	0.04	0.10	55	0.04	0.09	59	0.06	0.10	62	0.08	0.12	64	0.09	0.15	59
Nonaccrual loans and leases	0.06	0.37	6	0.07	0.54	5	0.05	0.46	4	0.07	0.66	2	0.04	0.51	3
90+ days past due and nonaccrual loans and leases	0.10	0.52	4	0.11	0.68	5	0.11	0.62	4	0.15	0.85	3	0.13	0.71	4
<b>Restructured</b>															
30-89 days past due restructured	0.03	0.01	87	0	0.01	19	0	0.01	56	0	0.01	16	0	0.01	46
90+ days past due restructured	0	0.01	79	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.01	0.09	16	0.01	0.12	12	0.01	0.10	15	0	0.13	7	0	0.14	11
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.32	0.33	61	0.34	0.29	66	0.22	0.32	42	0.30	0.40	46	0.35	0.43	50
90+ days past due assets	0.04	0.10	54	0.04	0.09	58	0.06	0.10	61	0.08	0.12	64	0.09	0.15	57
Nonaccrual assets	0.06	0.37	6	0.07	0.55	5	0.05	0.47	4	0.07	0.67	2	0.04	0.53	3
30+ days past due and nonaccrual assets	0.43	0.89	27	0.45	1	17	0.33	0.97	12	0.45	1.29	6	0.48	1.19	9
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.06	0.33	6	0.06	0.40	4	0.06	0.36	6	0.09	0.52	5	0.09	0.44	8
90+ days past due and nonaccrual assets + other real estate owned	0.06	0.35	5	0.06	0.42	4	0.06	0.37	5	0.09	0.55	4	0.09	0.48	7
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.15	0.38	21	0.12	0.48	10	0.12	0.41	10	0.12	0.60	6	0.11	0.53	9
Allowance for loan and lease losses	25.93	55.46	19	19.39	67.85	8	18.51	62.64	8	13.17	66.66	3	16.68	115.41	3
Equity capital + allowance for loan and lease losses	1.64	3.63	23	1.09	4.12	9	1.03	3.60	9	0.93	4.97	5	0.79	4.28	7
Tier 1 capital + allowance for loan and lease losses	1.91	3.90	24	1.61	4.89	11	1.50	4.30	11	1.43	6.05	7	1.20	5.65	9
Loans and leases + other real estate owned	0.28	0.61	21	0.24	0.82	10	0.22	0.71	10	0.21	0.97	3	0.16	0.85	4

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.12	0.23	38	0.30	0.25	68	0.07	0.26	19	0.15	0.39	22	0.11	0.38	13
90+ days past due .....	0.02	0.11	56	0.04	0.12	60	0.05	0.12	65	0.07	0.16	61	0.07	0.16	60
Nonaccrual .....	0.07	0.41	9	0.09	0.60	9	0.07	0.52	9	0.10	0.76	8	0.06	0.46	12
Commercial and industrial															
30–89 days past due .....	0.20	0.29	50	0.07	0.24	25	0.13	0.24	40	0.12	0.23	40	0.17	0.31	38
90+ days past due .....	0.08	0.06	72	0.02	0.02	73	0.04	0.04	70	0.08	0.03	79	0.09	0.05	75
Nonaccrual .....	0.09	0.47	14	0.04	0.65	9	0.04	0.57	6	0.02	0.75	6	0	0.83	8
Individuals															
30–89 days past due .....	2.62	0.83	93	1.29	0.60	86	1.80	0.63	88	1.87	0.83	91	2.12	0.83	88
90+ days past due .....	0.18	0.10	78	0.12	0.08	74	0.16	0.09	77	0.26	0.14	79	0.24	0.17	74
Nonaccrual .....	0	0.17	10	0	0.17	9	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans															
30–89 days past due .....	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
90+ days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
Nonaccrual .....	0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due .....	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due .....	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
Nonaccrual .....	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due .....		0			0			0.50			0			0.07	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.14			0.17			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due .....	0.01	0.13	42	0.02	0.11	46	0.02	0.12	50	0.02	0.18	44	0.10	0.20	52
90+ days past due .....	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual .....	0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.18	0.39	31	0.16	0.36	33	0.11	0.46	10	0.20	0.65	16	0.14	0.67	9
	90+ days past due	0.04	0.22	60	0.09	0.25	66	0.10	0.24	67	0.11	0.33	62	0.07	0.31	54
	Nonaccrual	0.11	0.58	14	0.14	0.76	10	0.10	0.71	9	0.13	0.89	10	0.11	0.73	6
Revolving	30-89 days past due	0.64	0.31	84	0.29	0.33	46	0.24	0.28	47	0.25	0.48	31	0.38	0.45	41
	90+ days past due	0.18	0.02	92	0.46	0.03	97	0.42	0.02	97	0.57	0.03	99	0.34	0.05	92
	Nonaccrual	0	0.86	5	0	1.05	6	0	1.18	6	0.01	1.13	10	0	1	5
Closed-end	30-89 days past due	0.07	0.41	14	0.13	0.36	35	0.08	0.49	7	0.19	0.65	16	0.08	0.70	5
	90+ days past due	0.01	0.25	53	0	0.27	41	0.03	0.26	53	0	0.38	17	0	0.35	16
	Nonaccrual	0.13	0.57	18	0.17	0.71	13	0.13	0.67	10	0.16	0.87	12	0.14	0.70	12
Junior lien	30-89 days past due	0	0.01	15	0	0.01	13	0.01	0.01	46	0.01	0.02	44	0	0.02	9
	90+ days past due	0	0	38	0	0	81	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	11	0	0.04	6	0	0.03	8	0	0.04	17	0	0.04	19
Commercial real estate	30-89 days past due	0.05	0.13	34	0.42	0.16	87	0.01	0.15	10	0.04	0.26	22	0.07	0.18	33
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	56	0.09	0.03	80
	Nonaccrual	0.02	0.29	8	0.02	0.48	6	0.02	0.38	7	0.05	0.62	8	0	0.23	5
Construction and development	30-89 days past due	0	0.19	15	0	0.15	18	0	0.17	17	0.08	0.28	42	0	0.28	12
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0.01	0.01	82	0.46	0.02	96
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0.25	0.41	63	0	0.20	12
1-4 family	30-89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0.08	0.22	54	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0.01	0	90	0.46	0.01	97
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0.25	0.35	68	0	0.17	14
Multifamily	30-89 days past due	0.09	0.04	80	0	0.09	26	0	0.07	27	0.18	0.09	78	0.22	0.08	86
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.10	0.06	77	0.15	0.13	75	0.14	0.17	72	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.05	0.10	45	0.62	0.12	95	0.01	0.13	21	0	0.23	6	0.05	0.14	28
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0.03	0.03	71
	Nonaccrual	0	0.36	2	0	0.58	2	0	0.45	3	0	0.80	2	0	0.28	5
Owner Occupied	30-89 days past due	0.05	0.04	64	0.03	0.04	52	0	0.04	10	0	0.07	8	0.03	0.07	32
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0.03	0.01	80
	Nonaccrual	0	0.12	6	0	0.20	5	0	0.17	5	0	0.27	5	0	0.16	7
Other	30-89 days past due	0	0.05	14	0.59	0.07	96	0.01	0.08	46	0	0.14	11	0.02	0.07	36
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.21	8	0	0.31	5	0	0.23	7	0	0.44	5	0	0.10	9
Farmland	30-89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due	1.27	1.22	67	0.94	0.79	63	1.27	0.81	79	1.58	0.95	83	1.84	1.19	85
	90+ days past due	0.43	0.50	44	0.29	0.40	47	0.41	0.45	45	0.73	0.63	51	0.72	0.78	45
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

# Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	2,168,974	2,192,103	2,174,071	2,238,526	2,234,935
Retained earnings	690,433	581,094	604,534	473,974	437,072
Accumulated other comprehensive income (AOCI)	-658,756	-61,463	-121,693	31,604	-31,749
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,200,651	2,711,734	2,656,912	2,744,104	2,640,258
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	995,492	995,492	995,492	995,492	995,492
Accumulated other comprehensive income-related adjustments	-658,756	-61,463	-121,693	31,604	-31,749
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,863,915	1,777,705	1,783,113	1,717,008	1,676,515
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,863,915	1,777,705	1,783,113	1,717,008	1,676,515
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
<b>Tier 1 Capital</b>	1,863,915	1,777,705	1,783,113	1,717,008	1,676,515
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	178,304	176,173	182,167	172,950	131,130
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	178,304	176,173	182,167	172,950	131,130
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	178,304	176,173	182,167	172,950	131,130
Exited advanced approach tier 2 capital					
Total capital	2,042,219	1,953,878	1,965,280	1,889,958	1,807,645
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	25,242,245	25,036,177	25,726,129	22,376,593	20,078,737
Less: Deductions from common equity tier 1 capital	995,492	995,492	995,492	995,492	995,492
Less: Other deductions	299,469	-4,969	89,890	-74,508	4,876
Total assets for leverage ratio	23,947,284	24,045,654	24,640,747	21,455,609	19,078,369
Total risk-weighted assets	15,809,702	14,076,251	14,567,961	13,769,885	14,110,799
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.79	11.77	52	12.63	12.59	56	12.24	12.37	51	12.47	12.35	58	11.88	12.11	50
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.79	12.48	43	12.63	13.31	45	12.24	13.11	39	12.47	13.08	46	11.88	12.78	39
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.92	14.27	28	13.88	15.21	26	13.49	14.91	26	13.73	15.23	24	12.81	14.36	26
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.78	9.22	16	7.39	9.07	10	7.24	8.98	9	8	9.13	16	8.79	9.76	25
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1,870	2,310	2,885	2,715	3,479	-19.05	
Other insurance activities income	1,870	2,310	2,885	2,715	3,479	-19.05	
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	470,202	468,968	471,819	466,537	453,873	0.26	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.32	0.36	71	0.43	0.38	71	0.40	0.36	71	0.37	0.41	71	0.45	0.47	74
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.37	12.02	93	24.19	11.72	96	24.32	12	96	24.23	11.03	96	25.12	11.51	94
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	435,849	457,526	476,264	510,421	622,561
Real estate loans	198,241	214,745	227,625	224,924	289,014
Commercial and industrial loans	29,001	12,500	31,579	20,907	32,302
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	188,478	204,259	194,782	239,975	282,150
Agricultural loans	0	0	0	0	0
Other foreign loans	6,336	10,074	8,076	9,718	12,913
Lease financing receivables	13,793	15,948	14,202	14,897	6,182
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	435,849	457,526	476,264	510,421	622,561
Total foreign deposits	1,748,606	1,739,710	1,764,661	1,624,658	1,473,340
Interest-bearing deposits	866,439	874,370	868,985	776,897	781,965
Non-interest-bearing deposits	882,167	865,340	895,676	847,761	691,375

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	5.62	0.84	91	5.46	0.63	93	5.38	0.66	91	5.40	0.87	91	5.03	1.25	86
Cost: Interest-bearing deposits	0.17	0.52	29	0.18	0.12	70	0.17	0.14	66	0.35	0.42	46	0.61	1.19	20

	BHC	Peer # 1	Pct												
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Growth Rates</b>															
Net loans and leases	-4.74	20.31	33	-15.14	-0.16	27	-6.69	6.83	36	-18.01	-2.40	21	-8.32	22.48	34
Total selected assets	-4.74	21.10	34	-15.14	3.36	27	-6.69	9.48	32	-18.01	2.04	21	-8.32	12.40	35
Deposits	0.51	-2.72	60	7.68	10.74	41	8.62	0.73	71	10.27	3.46	43	6.16	10.36	56

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

BHC Name

City/State

# Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	123,000	157,000	213,500	142,000	300,300	-21.66	
Dividends .....	123,000	157,000	213,500	142,000	300,300	-21.66	
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	1,169	1,691		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	1,169	1,691		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	123,000	157,000	213,500	143,169	301,991	-21.66	
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	0	0	0	0	0		
Total operating income .....	123,000	157,000	213,500	143,169	301,991	-21.66	
<b>Operating Expenses</b>							
Personnel expenses .....	2,997	2,742	3,732	3,660	5,241	9.30	
Interest expense .....	0	0	0	0	0		
Other expenses .....	6,657	3,127	4,045	4,014	3,410	112.89	
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	9,654	5,869	7,777	7,674	8,651	64.49	
Income (loss) before taxes .....	113,346	151,131	205,723	135,495	293,340	-25.00	
Applicable income taxes (credit) .....	-1,825	-1,417	-1,877	-679	-1,672		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	115,171	152,548	207,600	136,174	295,012	-24.50	
Equity in undistributed income of subsidiaries .....	70,926	56,165	58,135	49,580	-10,620	26.28	
Bank subsidiaries .....	70,926	56,165	58,135	49,580	-10,620	26.28	
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	186,097	208,713	265,735	185,754	284,392	-10.84	
<b>Memoranda</b>							
Bank net income .....	193,926	213,165	271,635	191,580	289,680	-9.03	
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

City/State

# Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	2,183,387	97.92	2,698,409	98.49	2,642,929	98.45	2,726,497	2,617,949	-19.09	
Common and preferred stock .....	2,183,387	97.92	2,698,409	98.49	2,642,929	98.45	2,726,497	2,617,949	-19.09	
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	18,841	0.85	14,500	0.53	14,792	0.55	18,066	24,455	29.94	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	27,444	1.23	26,783	0.98	26,869	1	26,138	24,969	2.47	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	2,229,672	100.00	2,739,692	100.00	2,684,590	100.00	2,770,701	2,667,373	-18.62	
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	29,021	1.30	27,958	1.02	27,678	1.03	26,597	27,115	3.80	
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total liabilities .....	29,021	1.30	27,958	1.02	27,678	1.03	26,597	27,115	3.80	
Equity Capital .....	2,200,651	98.70	2,711,734	98.98	2,656,912	98.97	2,744,104	2,640,258	-18.85	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	1,410	0.06	1,406	0.05	1,406	0.05	1,402	1,399	0.28	
Common surplus .....	2,535,601	113.72	2,524,168	92.13	2,527,663	94.15	2,514,014	2,503,677	0.45	
Retained earnings .....	690,433	30.97	581,094	21.21	604,534	22.52	473,974	437,072	18.82	
Accumulated other comprehensive income .....	-658,756	-29.54	-61,463	-2.24	-121,693	-4.53	31,604	-31,749		
Other equity capital components .....	-368,037	-16.51	-333,471	-12.17	-354,998	-13.22	-276,890	-270,141		
Total liabilities and equity capital .....	2,229,672	100.00	2,739,692	100.00	2,684,590	100.00	2,770,701	2,667,373	-18.62	
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

**Parent Company Analysis—Part 1**

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	10.52	11.02	51	10.23	12.52	32	9.81	11.94	31	6.88	7.29	41	10.90	9.68	68
Bank net income / Average equity investment in banks	11.07	11.60	51	10.52	12.35	40	10.10	11.80	40	7.16	7.45	41	11.11	10.51	62
Nonbank net income / Average equity investment in nonbanks		9.71			13.18			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	104.21	98.76	61	102.13	96.45	55	102.22	96.79	58	103.14	88.16	51	101.86	82.22	45
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital	1.32	18.39	13	1.03	16.51	11	1.04	16.81	12	0.97	20.06	10	1.03	20.43	11
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.76	8	0	13.41	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt		39.59		0	40.69	9		39.86		0	34.67	10	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	99.22	104.01	27	99.51	103.15	29	99.47	103.22	32	99.36	102.81	27	99.16	103.22	23
Total investment in subs / Equity capital	99.22	109.29	20	99.51	108.29	21	99.47	108.40	22	99.36	110.16	17	99.16	111.07	12
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.07	0.39	27	-0.05	0.27	27	-0.05	0.29	29	-0.09	0.47	27	-0.08	0.36	22
Equity investment in subs – equity cap / Net income-div (X)		1.15			0.85			1.05			1.82			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	114.38	130.36	46	148.39	152.56	59	151.77	152.85	58	100.75	136.59	31	206.72	177.68	69
Cash from ops + noncash items + op expense / Op expense + dividend	115.45	118.32	51	149.66	155.61	56	152.35	154.48	57	100.03	147.24	23	206.75	190.27	61
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.71	105.80	57	96.66	94.59	47	97.69	98.54	46	95.53	134.08	25	112.80	116.34	53
Pretax operating income + interest expense / Interest expense		1,565.66			1,645.53			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,454.22			1,896.20			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends	123.65	150.57	47	155.62	174.48	55	159.17	174.12	57	105.11	150.43	29	217.22	210.80	60
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	15.23	13.95	68	19.55	16.52	68
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	-0.45	3.60	15	-0.49	3.29	15	-0.48	3.44	16	-0.31	3.85	15	-0.10	2.64	23
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	86.37	70.90	67	66.14	69.90	51	64.61	66.37	51	99.21	81.10	71	46.86	57.84	48
Dividends declared / Net income .....	53.45	31.93	90	48.34	27.22	90	50.48	28.27	91	72.73	42.29	89	48.61	33.08	81
Net income – dividends / Average equity.....	4.90	7.51	21	5.29	9.25	16	4.86	8.62	16	1.88	4.14	22	5.60	6.46	41
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	123.65	133.26	51	155.62	160.45	58	159.17	155.92	64	105.11	132.17	38	217.22	178.13	60
Dividends from nonbank subsidiaries .....	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	123.65	183.35	41	155.62	213.42	45	159.17	203.53	53	105.11	174.85	25	217.22	260.40	49
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	63.43	43.79	68	73.65	43.30	77	78.60	45.96	81	74.12	60.28	65	103.67	66.55	87
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	63.43	52.71	67	73.65	48.70	75	78.60	51.33	77	74.12	62.88	59	103.67	69.36	83
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries .....		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries .....		64.26			94.31			87.22			79.84			150.41	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100	67.73	94	100	72.55	94	100	74.16	94	99.18	69.76	76	99.44	67.32	80
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	100	81.70	87	100	82.68	92	100	83.13	92	99.18	82.20	66	99.44	78.80	71
Dividends from nonbank subsidiaries .....	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0.82	0.01	94	0.56	0.04	90
Operating income from nonbank subsidiaries .....	0	4.41	19	0	5.69	14	0	4.67	14	0.82	4.70	56	0.56	7.29	44
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....		27.96			28.03			26.38			27.08			28.33	